

## The Toronto World

FOUNDED 1880.  
A Morning Newspaper Published Every Day in the Year.  
WORLD BUILDING, TORONTO,  
Corner James and Richmond Streets.  
TELEPHONE CALLS:  
Main 5308—Private Exchange Connecting All Departments.

\$3.00  
Will pay for the daily World for one year delivered in the City of Toronto or by mail to any address in Canada, Great Britain or the United States.

\$2.00  
Will pay for The Sunday World for one year by mail to any address in Canada or Great Britain. Delivered in Toronto or for sale by all newsdealers and newsboys at five cents per copy. Postage extra to United States and all other foreign countries.

MAIN 5308.  
Is The World's New Telephone Number.

THURSDAY MORNING, FEB. 23, 1911.

## ASSOCIATED BOARDS OF TRADE.

Since party government has degenerated into a struggle for self-preservation, and the interests of the people are less regarded than the interests on which the life of government eliques is supposed to depend, it is not to be wondered at that the people should be moved to some independent efforts to wards self-preservation on their own account. The theory of checks and balances in fact is desirable from sociological phenomena, and no one section of the people can ever expect to dominate all the rest without calling out some automatic reflex to keep things straight.

Nothing so important in this direction has occurred for some time in Ontario as the organization of the Associated Boards of Trade of the province. Removed, as such a body must be, from the petty arena, it will bring to bear a weight of experience and developed opinion on questions of vital moment to the people which will inevitably have great weight. Nothing is of more importance to national growth than the development of independent and intelligent opinion, and the diffusion of such opinion through the active co-operation of the leading men of commerce on the various boards of trade is no less valuable than the deliberations of our politicians.

The gentlemen elected from Toronto as officers, including Mr. W. J. Gage, as president; Mr. R. S. Morley and Mr. G. T. Somers on the executive committee, are a warrant of capacity and public spirit to our citizens, and the other boards are represented by equally worthy delegates.

## INDEPENDENCE AND REFORM.

Mechanical majorities cannot be expected to take independent views of any great question in these days of government by cabinet. But independent members must not feel discouraged on that account. Whether at Ottawa or at Queen's Park, the independent member has an important place to fill. If the electors were a little more independent, there would be more of him in both forums.

All the more honor to men like Mr. J. W. Johnson, M.L.A. for West Hastings, who brought on a discussion of the watered stock inquiry and put the parties on record concerning it. As might have been expected, there was no more hope for the people among the followers of Mr. A. G. MacKay than among the followers of Sir James Whitney. The mechanical minority is as abject as the mechanical majority.

## OUR MORAL MENTORS.

This morning's news columns indicate a revival of official activity against the sale and circulation of the books of some of the greatest authors, and some of the greatest literary works of all ages. If we are to have a literary censorship, and perhaps a Canadian Academy of Literature, well and good, but the happy-go-lucky methods at present pursued are surely not adapted to the present age and state of learning. Logically followed out, the present system means the suppression of the sale of Chaucer, Spenser, Shakespeare and Fielding and Smollett, and many more of our leading dramatists and poets, while under the rule the Bible can certainly not be exempt except by special grace. Why is Balzac attacked and Rabelais exempt? Why is Maupassant seized in one store while another advertises a complete edition as a special attraction? The police appear to have nothing to guide them, and cannot be expected to appreciate classical standards. All the books in question are to be found in the best libraries, and while no more for the perusal of children than Genesis xxxviii, nor Ezekiel vi, to take mild Biblical illustrations, the Melville Food standard which Kipling is said to have suggested to a leading magazine which objected to a glass of wine in one of its tales, is not one that will commend itself to scholars or the general public.

The general advertising of such a class of literature by prosecution is in itself an undesirable feature, and no good has ever been found to come of it. If the law requires such prosecutions, the officials have no option, but our lawmakers should avoid leading us to the Shakespearean conclusion that "the law is an ass."

## RECIPROCITY IN EVIDENCE.

Every day that passes brings into clearer relief the rising tide of opposition to the reciprocity bargain. The Ontario Association of Boards of Trade spoke decisively yesterday, and from its composition there can be no in-

situation that the judgment passed was dictated by political partisanship. Even at this stage the unfortunate result of reversing the course of policy that looked first to the encouragement of national industries is making itself clearly visible. The movement of important manufacturing concerns northward is already stayed, the return southward has begun and it only needs the completion of the reciprocity deal to undo the great work it has taken a generation to accomplish.

Why, with the Dominion prosperous to a degree that has excited the envy of the world and embarked on a wave of commercial and industrial expansion that has never been paralleled, its responsible government should wantonly disrupt the whole fabric, passes understanding. Violent remedies to arrest decay and restore vitality can be excused, but to subject a healthy state to an experiment of unceremoniousness is not statesmanship and can only be referred to the infatuation either of despair or of fanaticism. Over in the United States President Taft is straining his utmost to get his senate to throw a sop to the public clamor for a general lowering of the tariff, and thus justify him in thwarting Democratic action. Here in Canada the senate has a chance to assert its value by saving the government from itself.

## VETO BILL REDIVIVUS.

By introducing the bill limiting the veto power of the house of lords in the form originally proposed, Mr. Asquith has made the objections certain to have been raised had it varied from what the electors have decisively approved. The report that the Labor members would decline to give their support unless the preamble was excised, proved to be unfounded. Mr. Ramsey MacDonald, the new Labor leader, intimating that altho opposed to a second chamber, they would accept the bill as drawn rather than defeat the measure. As the parliament has been thus cleared, the struggle will be straightly between the ministerial coalition and the opposition, and to that there can be but one end. The bill will pass the commons by the full government majority and without material, if any, amendments. Then, as before, public interest will centre in the question, what will the lords do? Hitherto an inclination has prevailed to assume that the peers would yield under protest, but if the expressions used by Mr. Balfour represent the Unionist mind, there will be more wigs on the green before the constitutional issue is settled.

The opposition leader again urged an arrangement by agreement, acknowledged that reform of the house of lords was necessary and defended the adoption of the referendum, but also intimated that, however much he was prepared to do for peace, there were some issues so great that compromise was impossible. Further indication of the defensive policy of the Unionists is afforded by the announcement of Lord Lansdowne's intention to introduce a reform bill in the house of lords. Apparently it is the intention of the Unionist leaders to proceed with this measure concurrently with that of the government, and to force an appeal to the electorate on rival policies. Possibly they argue that even if another general election is fruitless of change, the peers will be no worse off than if they flung up the sponge now. If not exactly the strategy of despair, it is at least taking a gambler's chance. Judging, however, from the Horncastle by-election, the government is rather gaining than losing ground. But then in politics it is the unexpected that happens and hope springs eternal in the political breast.

## LOOK AHEAD.

Whether it be true or not that Mayor Geary and others of the board of control and aldermen are inclined to turn down the application of North Toronto to be included within the city, the situation created ought to receive very close and careful attention and consideration. That a time must come, and come at no distant date, when extension northward will become imperative, is certain. Whether it is then to be accomplished under circumstances favorable or unfavorable, is largely under present control, and the city council of to-day will be judged according to the consequences that must necessarily follow from their inaction equally with their action. Judging from the experience in other cities of the old and new world, it can safely be said that foresight has always been more profitable to the community in the long run than fatuity or indifference.

Wisdom in administration, whether of a state or a city, lies in the intelligent anticipation of the future, guided as much as in properly satisfying the need of the present. Where there is no vision, said the prophet, the people perish. States and cities suffer when opportunities are missed to secure that their coming developments will occur under circumstances that provide a congenial environment. At the present moment North Toronto has to deal with matters of close and intimate bearing on the leading problems that confront the city. Its growth has been marked and must increase in rising ratio as the city expands. If there is anything of reason in the system of town planning in advance that has been attracting so much of interest and attention, Toronto should be alert in its policy and should refuse to let

## Makes Home Baking Easy



**ROYAL BAKING POWDER**  
Absolutely Pure  
The only baking powder made from Royal Grape Cream of Tartar  
NO ALUM, NO LIME PHOSPHATE

the I dare not wait upon I would. Those who have confidence in its future ought to have the courage of their faith.

A fine plank for the future Liberal platform in Ontario has been left by the attorney-general in the inadequate revision of the transfer of property statutes.

## FEDERAL LIFE ASSURANCE COMPANY.

In another column of this issue of The World will be found the report and financial statement presented by the directors to the twenty-ninth annual meeting of the Federal Life Assurance Company of Canada held at its home office in Hamilton on Tuesday last. They show a gratifying record of progress during the year just closed. 1910, the income having substantially increased, while the assets grew by \$352,493.55, and have now reached \$3,995,443.08, exclusive of the company's reserve. Inclusive of this, the security for policyholders at the close of the first year totalled \$4,866,443.08, while the liabilities for annuities and all outstanding claims, including a special addition of \$35,000 to policy reserves, amounted to \$3,720,855.00, leaving a surplus of \$1,145,588.08.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

## SUDBURY AND THE T. &amp; N. O. RAILWAY.

Editor World: I beg to draw attention to the proposed extension of the Canadian Northern Railway, published in The Toronto World of Feb. 14. You will notice Sudbury is left off the map entirely, point being made by the fact that this town was deliberately sidetracked by the C. N. R. in the beginning. It is now the duty of every loyal citizen to throw his weight into the scales and get the government railroad built from Porcupine south to Sudbury and thence to Toronto.

The arguments in its favor are most conclusive; they cannot be fairly met by the present route, by the proposed route via Sudbury 217 miles, or 45 miles shorter.

From Porcupine to Montreal, 635 miles by the present route, via Sudbury proposed route, 580 miles, or 45 miles in favor of Sudbury, proposed route, 535 miles, or 100 miles in favor of Sudbury, proposed route, 317 miles, or 203 miles in favor of Sudbury route—thus it would bring all the time in the Sudbury route nearer Porcupine than the present route. This would mean a saving of a large amount of time in traveling, to say nothing of the cost of railroad fare and freight bills.

By building the government road the people of the province own something, and the province is doing something towards developing its latent resources.

Another strong argument in favor of the government-built road is that the province DOES NOT give away 6200 acres a mile for every mile of road built, as was the case with the Canadian Northern.

The day for land bonuses is past; the people of the province are getting tired of seeing the public domain passed over to private enterprise. Surely the land is as valuable as the pulp wood and water powers. Sir James Whitney's government is a government for the people and not for the people.

## CANADA PERMANENT

All deposit accounts with this Corporation, large or small, have the most careful attention, and

STRICTEST CONFIDENCE is maintained as to the business of our customers.

ESTABLISHED 1855.  
Toronto Street, Toronto, Ont.

## AT OSGOOD HALL

ANNOUNCEMENTS.  
Feb. 22, 1911.

Motions set down for single court for Thursday, 23rd inst., at 11 a.m.:  
1. Fitchett v. Walcott.  
2. Medland v. Taylor.

Peremptory list for divisional court for Thursday, 23rd inst., at 11 a.m.:  
1. Fitchett v. Walcott.  
2. Sim v. Port Arthur.  
3. Geller v. Loughrin.  
4. Hall v. Shiell.

## Masters Chambers.

Before Cartwright, K.C. Master.  
Boyd v. Richards-Boyd (Joyce & H.), for plaintiff. Motion by plaintiff for leave to amend writ of summons before service, by adding defendant, etc.

Kuppenheimer v. Trebblock-M. H. Ludwig, K.C., for defendants. M. L. Gordon, for plaintiff. Motion by defendant for leave to amend writ of summons before service, by adding defendant, etc.

Spence v. Lupton & Co., for plaintiff. River Logging Co.—Evans (Johnston & Co.), for plaintiff. Motion by plaintiff, on consent, for an order adding Trading Bank as party plaintiff. Order made.

Northern Crown Bank v. Cohen (three actions)—Turner (Arnold & Co.), for plaintiff. Motion by plaintiff for leave to issue a writ for service out of the jurisdiction, and for service of same. Order made.

Worthington v. National Hucker Co. (Miller & Co.), for plaintiff. Motion by plaintiff for amendment of writ, by adding a defendant and amending endorsement. Order made.

Archer v. Archer Light-Carr (Ross & H.), for plaintiff. Motion by defendant, on consent, for an order dismissing action without costs. Order made.

Grant v. Corin-Ford (Wherry & B.), for defendants. Motion by defendant, on consent, for an order dismissing action without costs and vacating certificates of lien and its penalties. Order made.

Lalonde v. North American Life—M. J. O'Connor, K.C., for plaintiff. G. F. McParland, for defendant. Motion by plaintiff for judgment. Enlarged until 23rd inst.

Mann v. Island Smelting Co.—R. H. Parmenter, for defendants. J. G. Smith, for plaintiff. Motion by defendant to annul judgment, on consent, for an order dismissing action without costs and vacating certificates of lien and its penalties. Order made.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

Nothing could better establish the public reputation of the Federal Life than the fact that 2643 new applications for insurance, aggregating \$3,897,933.01, were received. Of these 227, representing \$3,720,438.21, were accepted. As against this policies on 109 lives became payable thru death, aggregating \$329,897.01. The directors reported the investment of company funds to be amply secured, that careful attention had been given to this important department, and that a very satisfactory rate of interest had been obtained. The total assurance now carried on the company's books, exclusive of the amount required by law, and a considerable surplus in addition. Altogether the directors were well pleased with the outlook of the Federal Life as most encouraging.

## loss of profit. Judgment against both

defendants for \$5700 and costs.

Divisional Court.  
Before the Chancellor, Riddell, J. M. dleton, J.  
Corby v. G. T. Ry—A. E. Frapp, K. C. for plaintiff. W. E. Foster, K.C., for defendant. An appeal by plaintiff from the judgment of the county court of Carleton of Jan. 6, 1911. An action by plaintiff for \$550.00 damages for the loss of a carload of pines while in transit from New York to Ottawa, alleged to have been spoiled thru delay of defendants. On the ground that defendants were not the proper parties to be sued for the loss the action was dismissed with costs. At the trial, appeal partially argued, but not concluded.

Judgment: Upon delivery of the car of pines to the defendants by the original railroad, the defendants came under an obligation to the plaintiff as consignees the purchasers of the fruit whether by contract or as common carriers to carry the car to its destination. They received it either as common carriers or as haulers under a new contract conformable to the terms of the original carriers' bill of lading, and in either case they were bound to deliver the car in the condition in which it was received in giving notice of its arrival. The want of privity pleaded successfully by the defendants was overruled by the divisional court as no defense. We think it may fairly be inferred that \$200 found by the county court in addition to the \$350 paid into court as the proceeds of sale, is a proper estimate of this depreciation of value which the plaintiff should have received. Judgment for plaintiff in the circumstances excessive and warrants the plaintiff's claim for damages for the loss of the carload of pines, with costs here and below.

Before Falconbridge, C.J., Britton, J., and Lashford, J.  
Doolittle v. Orilla—W. A. Lampert, for plaintiff. E. F. B. Johnston, K.C., for defendant. An appeal by plaintiff from the judgment of the county court of Carleton of Jan. 6, 1911. An action by plaintiff for \$550.00 damages for the loss of a carload of pines while in transit from New York to Ottawa, alleged to have been spoiled thru delay of defendants. On the ground that defendants were not the proper parties to be sued for the loss the action was dismissed with costs. At the trial, appeal partially argued, but not concluded.

Judgment: Upon delivery of the car of pines to the defendants by the original railroad, the defendants came under an obligation to the plaintiff as consignees the purchasers of the fruit whether by contract or as common carriers to carry the car to its destination. They received it either as common carriers or as haulers under a new contract conformable to the terms of the original carriers' bill of lading, and in either case they were bound to deliver the car in the condition in which it was received in giving notice of its arrival. The want of privity pleaded successfully by the defendants was overruled by the divisional court as no defense. We think it may fairly be inferred that \$200 found by the county court in addition to the \$350 paid into court as the proceeds of sale, is a proper estimate of this depreciation of value which the plaintiff should have received. Judgment for plaintiff in the circumstances excessive and warrants the plaintiff's claim for damages for the loss of the carload of pines, with costs here and below.

Before Falconbridge, C.J., Britton, J., and Lashford, J.  
Doolittle v. Orilla—W. A. Lampert, for plaintiff. E. F. B. Johnston, K.C., for defendant. An appeal by plaintiff from the judgment of the county court of Carleton of Jan. 6, 1911. An action by plaintiff for \$550.00 damages for the loss of a carload of pines while in transit from New York to Ottawa, alleged to have been spoiled thru delay of defendants. On the ground that defendants were not the proper parties to be sued for the loss the action was dismissed with costs. At the trial, appeal partially argued, but not concluded.

Judgment: Upon delivery of the car of pines to the defendants by the original railroad, the defendants came under an obligation to the plaintiff as consignees the purchasers of the fruit whether by contract or as common carriers to carry the car to its destination. They received it either as common carriers or as haulers under a new contract conformable to the terms of the original carriers' bill of lading, and in either case they were bound to deliver the car in the condition in which it was received in giving notice of its arrival. The want of privity pleaded successfully by the defendants was overruled by the divisional court as no defense. We think it may fairly be inferred that \$200 found by the county court in addition to the \$350 paid into court as the proceeds of sale, is a proper estimate of this depreciation of value which the plaintiff should have received. Judgment for plaintiff in the circumstances excessive and warrants the plaintiff's claim for damages for the loss of the carload of pines, with costs here and below.

Before Falconbridge, C.J., Britton, J., and Lashford, J.  
Doolittle v. Orilla—W. A. Lampert, for plaintiff. E. F. B. Johnston, K.C., for defendant. An appeal by plaintiff from the judgment of the county court of Carleton of Jan. 6, 1911. An action by plaintiff for \$550.00 damages for the loss of a carload of pines while in transit from New York to Ottawa, alleged to have been spoiled thru delay of defendants. On the ground that defendants were not the proper parties to be sued for the loss the action was dismissed with costs. At the trial, appeal partially argued, but not concluded.

Judgment: Upon delivery of the car of pines to the defendants by the original railroad, the defendants came under an obligation to the plaintiff as consignees the purchasers of the fruit whether by contract or as common carriers to carry the car to its destination. They received it either as common carriers or as haulers under a new contract conformable to the terms of the original carriers' bill of lading, and in either case they were bound to deliver the car in the condition in which it was received in giving notice of its arrival. The want of privity pleaded successfully by the defendants was overruled by the divisional court as no defense. We think it may fairly be inferred that \$200 found by the county court in addition to the \$350 paid into court as the proceeds of sale, is a proper estimate of this depreciation of value which the plaintiff should have received. Judgment for plaintiff in the circumstances excessive and warrants the plaintiff's claim for damages for the loss of the carload of pines, with costs here and below.

Before Falconbridge, C.J., Britton, J., and Lashford, J.  
Doolittle v. Orilla—W. A. Lampert, for plaintiff. E. F. B. Johnston, K.C., for defendant. An appeal by